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PATENT
Customer Number 22,852
Attorney Docket No. 5793.3143-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Nathan T. Czyzewski et al.) Group Art Unit: 3624
Application No. 10/804,170) Examiner: Unknown
Filed: March 19, 2004)
For: METHODS, SYSTEMS, AND) Confirmation No.: 7400
ARTICLES OF MANUFACTURE FOR)
PROVIDING FINANCIAL ACCOUNTS)
WITH CONDITIONS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

TRANSMITTAL OF SUPPLEMENTAL DECLARATION

Attached is a Supplemental Declaration for filing in the U.S. Patent and
Trademark Office in the above-identified patent application.

Applicants have learned that the original declaration of Srishti Kohli filed on
November 1, 2004 did not contain the signature of inventor Srishti Kohli, and Applicants
have been unable to determine who signed the declaration on behalf of inventor Srishti
Kohli. Accordingly, Applicants submit the attached supplemental declaration, which
does contain the handwritten signature of inventor Srishti Kohli. All inventors have thus
signed a declaration in accordance with 35 USC 115 and 37 CFR 1.63.

If there are any fees due in connection with the filing of this Supplemental
Declaration, please charge the fees to our Deposit Account No. 06-0916. If a fee is

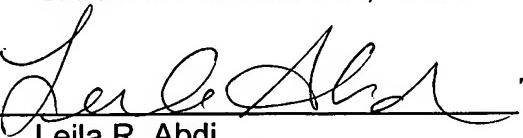
required for an extension of time under 37 C.F.R. § 1.136 not accounted for above, such an extension is requested and the fee should also be charged to our Deposit Account.

Acceptance of this application with its original filing date is requested.

Respectfully submitted,
FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: December 9, 2004

By:


Leila R. Abdi
Reg. No. 52,399